

## United States Bankruptcy Court

Eastern District of New York  
271 Cadman Plaza East, Suite 1595  
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-11-43157-jbr

John Compton

168 Bedford Avenue  
Staten Island, NY 10306

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-5659

DEBTOR(s)

### DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on April 15, 2011; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

#### IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: July 26, 2011

s/ Joel B. Rosenthal  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Eastern District of New York

In re:  
John Compton  
Debtor

Case No. 11-43157-jbr  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: fharrigan  
Form ID: 262

Page 1 of 2  
Total Noticed: 29

Date Rcvd: Jul 26, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 28, 2011.

db +John Compton, 168 Bedford Avenue, Staten Island, NY 10306-3448  
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719  
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300  
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001  
7161951 +Aegis Mortgage, 9990 Richmond Avenue, Houston, TX 77042-4559  
7161956 +Con Edison, JAF Station, PO Box 1702, New York, NY 10116-1702  
7181673 +Consolidated Edison Company of New York, Inc., 4 Irving Place, Room 1875-S, New York, New York 10003-3502, Attn: Bankruptcy Group  
7161957 +Direct TV, PO Box 11732, Newark, NJ 07101-4732  
7161960 +HD Credit, 222 W Adams, Suite 20, Chicago, IL 60606-5312  
7161962 +Natal Grid, PO Box 11741, Newark, NJ 07101-4741  
7161963 +PayPal Plus, PO Box 960080, Orlando, FL 32896-0080  
7161964 +Sharinn & Lipshie, PC, 200 Garden City Plaza, Garden City, NY 11530-3301  
7161965 +Sprint, 6330 Gulfton, Houston, TX 77081-1108  
7161967 +Time Warner Cable, PO Box 11820, Newark, NJ 07101-8120  
7161968 +US Bank Home Mortgage, 3121 Michaelson Drive, Irvine, CA 92612-7672  
7161969 +US Bank Home Mortgage, 4801 Frederica Street, Owensboro, KY 42301-7441

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: anisselson@windelsmarx.com Jul 26 2011 18:25:06 Alan Nisselson,  
c/o Windels Marx Lane & Mittendorf LLP, 156 West 56th Street, New York, NY 10019-3800  
smg +E-mail/Text: ustpreigion02.br.ecf@usdoj.gov Jul 26 2011 18:26:40 United States Trustee,  
Office of the United States Trustee, 271 Cadman Plaza East, Brooklyn, NY 11201-1833  
7161953 +EDI: ACCE.COM Jul 26 2011 18:23:00 Asset Acceptance, LLC, PO Box 2036,  
Warren, MI 48090-2036  
7185681 +EDI: ATLASACQU.COM Jul 26 2011 18:18:00 Atlas Acquisitions LLC, 294 Union St.,  
Hackensack, NJ 07601-4303  
7161954 EDI: BANKAMER.COM Jul 26 2011 18:18:00 Bank of America, 4060 Ogletown Stanto,  
Newark, DE 19713  
7161955 +EDI: CHASE.COM Jul 26 2011 18:23:00 Chase, 201 N. Walnut Street,  
Wilmington, DE 19801-2920  
7161958 +E-mail/Text: data\_processing@fin-rec.com Jul 26 2011 18:26:30 Financial Recovery Serv.,  
PO Box 385908, Minneapolis, MN 55438-5908  
7161959 +EDI: RMSC.COM Jul 26 2011 18:18:00 GEMB/Carvin, PO Box 981439, El Paso, TX 79998-1439  
7161961 EDI: RESURGENT.COM Jul 26 2011 18:23:00 LVNV Funding LLC, PO BOX 10584,  
Greenville, SC 29603-0584  
7161966 EDI: NEXTEL.COM Jul 26 2011 18:23:00 Sprint, PO Box 4191, Carol Stream, IL 60197  
7161970 +EDI: AFNIVZWIRE.COM Jul 26 2011 18:23:00 Verizon, PO Box 26055,  
Minneapolis, MN 55426-0055  
7161971 +EDI: AFNIVZCOMBINED.COM Jul 26 2011 18:18:00 Verizon, PO Box 15124, Albany, NY 12212-5124  
7161972 +EDI: WFFC.COM Jul 26 2011 18:23:00 Wells Fargo Bank, N.A., PO Box 29704,  
Phoenix, AZ 85038-9704

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

7161952\* +Aegis Mortgage, 9990 Richmond Avenue, Houston, TX 77042-4559

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

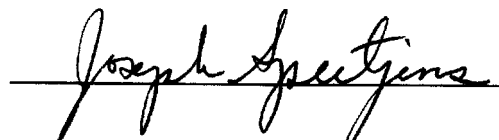
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 28, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.